Charity registration number SC003214 (Scotland)

Company registration number SC365498

RUTHERGLEN AND CAMBUSLANG CAB

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

RUTHERGLEN AND CAMBUSLANG CAB

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Kennedy J Nixon W Pettigrew I Beattie A Thomson E Barnes M Goldie R McCahill S Ofoedu A Scrimgeour R Watt
Charity number (Scotland)	SC003214
Company number	SC365498
Registered office	Kyle Court 17 Main Street Cambuslang United Kingdom G72 7EX

RUTHERGLEN AND CAMBUSLANG CAB

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RUTHERGLEN AND CAMBUSLANG CAB

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

Charitable Objectives
The Rutherglen and Cambuslang Citizens Advice Bureau (CAB) provides a generalist and comprehensive advice, information and representation service that complies with the Scottish Association of Citizens Advice Bureau.
The aim of the CAB services are to ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs, and to exercise a responsible influence on the development of social policy and services, both locally and nationally.

Achievements and performance

Charitable activities
In the year under review, public authority financial support has continued and has enabled the continuing provision of generalist advice and targeted debt advice, money advice and financial inclusion. Funding dispersed through Citizens Advice Scotland (CAS) has assisted the provision of professional support to volunteer advisers. Other funding sources have ensured the provision of other targeted advisory services. Staff and volunteers have continued to meet the aims and objectives of the charity through its main office in Cambuslang and through several outreach bases throughout Rutherglen and Cambuslang.

Financial review

Financial position
The Statement of Financial Activities on page 5 shows net income for the year of £112,139 (2025: £13,238), which leaves net assets at the year end date of £312,602 (2025: £200,463). Of the net assets total, £312,602 relates to unrestricted funds and £nil relates to restricted funds.

Reserves policy
In line with good practice, we endeavour to maintain reserves amounting to six months operating costs. This gives the Board comfort that, in the short term, in the event of a catastrophic failure in planned income, we can continue to provide our services, be able to meet our responsibilities to our staff and our contractual obligations, and protect the reputation of the organisation. Reserves also enable us to give greater security to our staff and to maintain services in a climate of uncertain long term funding.

Plans for future periods
The Bureau will continue to strive to provide a service to all the communities of Rutherglen and Cambuslang in line with its charitable objectives. All volunteers and employees will seek to ensure individuals do not suffer through ignorance of their rights or through an inability to express their needs. Services will be delivered within a framework of excellent governance and funding availability.

Structure, governance and management
The charity is controlled by its governing document, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Recruitment and appointment of trustees
To give new Trustees the best opportunity to make a successful start, it is important to provide them with a full briefing about the organisation. The most appropriate method of introducing staff to their new role is induction training which includes giving the new Trustee a copy of the Memorandum and Articles of Association, Annual Report & latest Accounts.

Organisational structure
The charity is managed by its trustees and is affiliated to the wider organisation Citizens Advice Scotland.

The trustees' report was approved by the Board of Trustees.

I Beattie

Trustee

17 June 2026

RUTHERGLEN AND CAMBUSLANG CAB

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

The trustees, who are also the directors of Rutherglen and Cambuslang CAB for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

RUTHERGLEN AND CAMBUSLANG CAB

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RUTHERGLEN AND CAMBUSLANG CAB

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on pages 5 to 14.

Respective responsibilities of trustees and examiner

The charity trustees (who are also the directors of Rutherglen and Cambuslang CAB for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with Section 44(1)(a) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
   - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

William Vernall

17 June 2026

William Vernall CA
The Institute of Chartered Accountants of Scotland

Azets Audit Services
Chartered Accountant
Titanium 1
King's Inch Place
Renfrew
Glasgow

RUTHERGLEN AND CAMBUSLANG CAB

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	**3**	1,010	-	1,010	200	-	200
Charitable activities	**4**	192,977	281,439	474,416	77,614	280,276	357,890
Investments	**5**	3,750	-	3,750	3,869	-	3,869
Total income		197,737	281,439	479,176	81,683	280,276	361,959
Expenditure on:							
Charitable activities	**6**	85,598	281,439	367,037	68,445	280,276	348,721
Total expenditure		85,598	281,439	367,037	68,445	280,276	348,721
Net income and movement in funds		112,139	-	112,139	13,238	-	13,238
Reconciliation of funds:							
Fund balances at 1 April 2025		200,463	-	200,463	187,225	-	187,225
Fund balances at 31 March 2026		312,602	-	312,602	200,463	-	200,463

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

RUTHERGLEN AND CAMBUSLANG CAB

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Debtors	**13**	37,368		37,891	
Cash at bank and in hand		287,288		178,962	
		324,656		216,853	
Creditors: amounts falling due within one year	**14**	(12,054)		(16,390)	
Net current assets			312,602		200,463
The funds of the charity					
Unrestricted funds	**17**		312,602		200,463
			312,602		200,463

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 17 June 2026

I Beattie

Trustee

Company registration number SC365498 (Scotland)

1 Accounting policies

Charity information

Rutherglen and Cambuslang CAB is a private company limited by guarantee incorporated in Scotland. The registered office is Kyle Court, 17 Main Street, Cambuslang, G72 7EX, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% on cost
Computers	33% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	1,010	200

4 Income from charitable activities

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Other Income						
Grants	192,977	281,439	474,416	77,614	280,276	357,890

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Deposit account interest	3,750	3,869

6 Expenditure on charitable activities

	Advice services 2026 £	Advice services 2025 £
Direct costs		
Staff costs	329,960	308,305
Telephone	4,293	5,469
Postage and stationery	3,577	4,333
Repairs and renewals	4,231	5,439
Subscriptions	5,046	5,290
Insurance	729	1,665
Light and heat	3,168	2,863
Sundries	3,301	3,998
Information services	5,569	6,217
	359,874	343,579
Share of support and governance costs (see note 7)		
Support	7,163	5,142
	367,037	348,721
Analysis by fund		
Unrestricted funds	85,598	68,445
Restricted funds	281,439	280,276
	367,037	348,721

7 Support costs allocated to activities

	2026	2025
	£	£
Travel	1,411	1,625
Governance costs	5,752	3,517
	7,163	5,142
Analysed between:		
Advice services	7,163	5,142

8 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,760	2,799
Other accountancy fees	2,992	718

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
	11	11

Employment costs	2026	2025
	£	£
Wages and salaries	322,458	301,267
Other pension costs	7,502	7,038
	329,960	308,305

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The trustees are considered to be the key management personnel of the charity.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2025	46,993	7,395	54,388
At 31 March 2026	46,993	7,395	54,388
Depreciation and impairment			
At 1 April 2025	46,993	7,395	54,388
At 31 March 2026	46,993	7,395	54,388
Carrying amount			

13 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Trade debtors	36,426	36,949
Prepayments and accrued income	942	942
	37,368	37,891

14 Creditors: amounts falling due within one year

	2026	2025
	£	£
Other taxation and social security	9,254	5,620
Accruals and deferred income	2,800	10,770
	12,054	16,390

15 Retirement benefit schemes

	2026	2025
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	7,502	7,038

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2025 £	Incoming resources £	Resources expended £	At 31 March 2026 £
	-	281,439	(281,439)	-

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
	-	280,276	(280,276)	-

Explanation of funds
General restricted funds are grants which has been specified to be solely used for particular areas of the CAB's work and consists of the following:

SLC Money Advice (core)
To provide advice for debt-related issues.

SLC Tackling Poverty Money Advice (core)
To provide community-based advice for low income families, contributing to the SL Poverty Action Plan objectives and actions.

NHS Community Links
To provide advice for referrals from GP surgeries.

Money Talk Plus (CAS)
To tackle poverty, especially child poverty, support economic recovery from Covid19, address the consequences
of the cost of living crisis, alongside promoting financial security.

Help to Claim (CAS)
To provide a Universal Credit Help to Claim service.

Pension Guidance (Scottish Government via CAS)
To provide 1st Tier guidance.

Foodbank Hubs service
To provide assistance and advice to Foodbank Clients.

VASLAN - Integrated Care Fund
To provide outreach services.

Energy Best
To provide assistance to clients on all energy related issues.

British Energy Network Saving
To provide assistance to clients on all energy related issues.

CAS - financial health (small grants)
To provide post-Christmas finance checks.

16 Restricted funds **(Continued)**

CAS - online for all (small grants)
To assist with online/digital applications.

CAS - campaign grant
Advertising/promotion

CAS - eVisa
To assist with eVisa applications.

Council tax engagement
To provide assistance to clients on Council Tax issues/debts

CAS - Brandbase
Marketing materials

Money Talks Plus Energy Debt Advice
To provide assistance to clients on all energy related issues/energy debts

Robertson Trust
To provide assistance/support to clients at main office/outreaches on any issues

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025 £	Incoming resources £	Resources expended £	At 31 March 2026 £
General funds	200,463	197,737	(85,598)	312,602

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	187,225	81,683	(68,445)	200,463

18 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).